

In re:  
Jennifer A. Wilkes  
Debtor

Case No. 22-11482-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 23, 2022

User: admin  
Form ID: 318

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer A. Wilkes, 7454 Briar Road, Philadelphia, PA 19138-1401
14697766	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14697768	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14697769	+ Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14697770	+ Sterling Wilkes, 1605 New Jersey 70, South Hampton, NJ 08088

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Sep 24 2022 03:33:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Sep 23 2022 23:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 24 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2022 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14697753	+ Email/Text: bankruptcy@affinityfcu.com	Sep 23 2022 23:27:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
14697754	+ EDI: BANKAMER.COM	Sep 24 2022 03:33:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14697757	Email/Text: megan.harper@phila.gov	Sep 23 2022 23:27:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14697756	+ EDI: CITICORP.COM	Sep 24 2022 03:33:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14697758	+ Email/Text: bankruptcy@philapark.org	Sep 23 2022 23:27:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14697759	+ EDI: WFNNB.COM	Sep 24 2022 03:33:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14697760	^ MEBN	Sep 23 2022 23:26:10	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
14697761	^ MEBN	Sep 23 2022 23:26:11	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14697762	EDI: IRS.COM	Sep 24 2022 03:33:00	I.R.S., P.O. Box 7346, Philadelphia, PA

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14697755	EDI: JPMORGANCHASE	Sep 24 2022 03:33:00	19101-7346 Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14697763	+ EDI: LENDNGCLUB	Sep 24 2022 03:33:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14697764	+ EDI: AISMIDFIRST	Sep 24 2022 03:33:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
14697765	+ Email/Text: bnc@nordstrom.com	Sep 23 2022 23:27:44	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14697767	+ Email/Text: bankruptcy@philapark.org	Sep 23 2022 23:27:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
14697771	+ EDI: RMSC.COM	Sep 24 2022 03:33:00	Synco/Mitsubishi-Hm Ds, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14697772	+ EDI: RMSC.COM	Sep 24 2022 03:33:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14697773	+ EDI: RMSC.COM	Sep 24 2022 03:33:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14697774	Email/Text: DASPUBREC@transunion.com	Sep 23 2022 23:27:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14697775	Email/Text: bankruptcies@uplift.com	Sep 23 2022 23:27:00	Uplift, Inc., Attn: Bankruptcy, 801 El Camino Real, Menlo Park, CA 94025
14697776	+ EDI: LCIUPSTART	Sep 24 2022 03:33:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2022 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	

District/off: 0313-2

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on behalf of Debtor Jennifer A. Wilkes mail@cibiklaw.com

REBECCA ANN SOLARZ

on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

REBECCA K. MCDOWELL

on behalf of Creditor Affinity Federal Credit Union rmcdowell@slgcollect.com pwirth@slgcollect.com;anovoa@slgcollect.com

TERRY P. DERSHAW

td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Jennifer A. Wilkes</u>	Social Security number or ITIN	xxx-xx-8663
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-11482-elf			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jennifer A. Wilkes

9/22/22

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**